Acknowledgement

My gratitude and indebtedness to many esteemed individuals, who inspired and helped me in my research work, cannot be conveyed in a few sentences. Each of my interaction with them enriched my knowledge and added a new dimension to understanding the problem with which the present work deals. This work draws inspiration from the innate goodness that I have seen latent in every human being that I have interacted with.

At the very beginning, I acknowledge my deepest and sincere gratitude to my supervisor Prof. Nikhil Bhusan Dey without whom I would not have been able to carry out this work. His valuable advice and contribution to the study not only enabled me to complete the work but also enriched my understanding in the concerned field. I am also grateful to his wife Dr. Mithra Dey who cherished me as a family member. Her constant encouragement and motivation to do the work in a better way is really mentionable.

I would like to express my sincere thanks to all the faculty members of the Department of Commerce, Assam University especially Prof. Dinesh Kumar Pandiya, Dr. Parnay Jyoti Goswami and Dr. Kingshuk Adhikari for their kindness and affection that contributed in the execution of this work.

I am also thankful to the non-teaching staffs of the Assam University, Silchar specially the non-teaching staffs of the Department of Commerce, Assam University for extending their cooperation and support during this work.

I acknowledge the library staff of Assam University, Silchar; IIBM Guwahati; Gauhati University, Guwahati; Calcutta University, Kolkata; National Library, Kolkata, Jadavpur University, Kolkata for their kind cooperation and providing me the facility to use the library.

I also express my profound sense of gratitude to Mr. Jagajyoti Bhattacharjee, LDM, Cachar, and Ex-LDM Mr. Swarnendu Sekhar Deb Roy for providing the necessary secondary data required for the study.
I owe a deep sense of gratitude to all the staffs of District Rural Development Agency, Cachar especially Mr. Tinkari Ganguly, Mr. K. B. Ahmed, Mr. Monojit Routh for providing the required secondary data.

I am especially thankful to all the Gram Sevaks and Gram Sevikas of the surveyed blocks who provided very important information related to the Self Help Groups and also helped me to locate the respondents. My special thanks are also due to the Swarozgaris who spared their valuable time and provided me the necessary information required for this research work without whose co-operation the field research could not have been completed.

I am also grateful to the Rajib Gandhi National Fellowship sponsored by the Ministry of Social Justice and Empowerment, Government of India and implemented by the University Grants Commission for granting me the fellowship for my research work. Without this fellowship, the research work would have faced financial constraint.

I am profoundly grateful to all my friends and others who helped me directly or indirectly in the completion of this study.

I shall be failing in my duties if I forget to express my deep sense of gratitude to my parents and other family members whose blessings have always been a source of inspiration to me.

Last but not least, I earnestly acknowledge my sincere thanks to all the authors and researchers whose contributions are quoted in this study.

Date :
Place : (KALYAN DAS)